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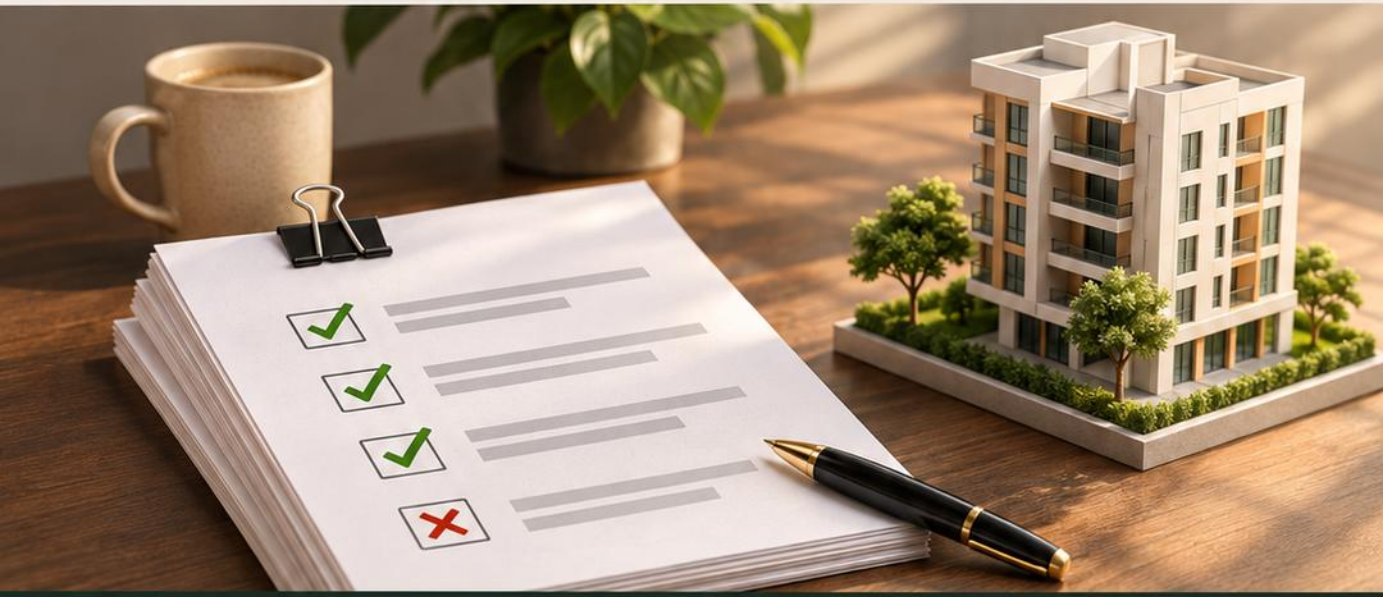
12 CHECKS BEFORE YOU PAY TOKEN



From S2O Advisors, property advisors in Bengaluru. No fee for buyers.

ALL 12 CHECKS ON ONE PAGE

1. RERA NUMBER
2. OC OR CC
3. LAND TITLE AND EC
4. WHOSE LAND, AND THE JDA
5. KHATA
6. PLAN APPROVAL
7. BANK APPROVALS
8. COURT CASES AND COMPLAINTS
9. THE BUILDER'S LAST PROJECT
10. RERA PROGRESS UPDATES
11. CASH
12. TOKEN BEFORE PAPERS



Not a legal check. Your lawyer does that.

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1. RERA NUMBER



HOW TO CHECK

Take the RERA number from the brochure and search it on rera.karnataka.gov.in.

. . . . . .

IF NO

If there is no number, or some other project opens, don't pay token till the builder explains it.

Not a legal check. Your lawyer does that.

Please share the RERA registration number and the certificate for this project.

HOW TO USE THIS GUIDE

1. Keep this open on your phone when you meet the builder.
2. Go one check at a time.
3. Each page has a message you can copy and send him on WhatsApp.
4. Note the papers he could not show.



This guide shows which papers to ask for. Your lawyer checks the papers themselves.

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2. OC OR CC

READY FLAT

If the flat is ready, ask for the OC. OC means the building is passed as fit to live in.

UNDER CONSTRUCTION

If it is under construction, ask for the approved plan and the CC. CC is the permission to start building.



Not a legal check. Your lawyer does that.

Please share the OC, or the approved plan and CC if the building is not complete yet.

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3. LAND TITLE AND EC

WHAT TO ASK

Ask for the title deeds of the land and the EC (encumbrance certificate) for 30 years.

IF YES

The EC should show no loan and no dispute on the land.



Not a legal check. Your lawyer does that.

Please share the title deeds, the 30-year EC and the title report.

4. WHOSE LAND, AND THE JDA

WHAT TO ASK

Ask if the land is the builder's own or under a JDA with the landowner.

IF YES

Your flat has to be in the builder's share. Ask for the share list and find your flat number in it.



Not a legal check. Your lawyer does that.

Please share the JDA, the landowner's GPA and the share list of flats.

5. KHATA



WHAT TO ASK

Ask which khata it is.

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B-KHATA

With B-khata, most banks say no, and at resale there are fewer buyers and a lower price.

Not a legal check. Your lawyer does that.

Please share the A-khata and the final e-khata, or a written date for it.

6. PLAN APPROVAL

WHAT TO ASK

Ask which authority approved the building plan, and take the approved plan with its number.

IF YES

For that area it should be BDA, BMRDA or BBMP (now GBA).



Not a legal check. Your lawyer does that.

Please share the approved plan with its number and the DC conversion order.

7. BANK APPROVALS

WHAT TO ASK

Ask which banks have approved this project for home loans. Look for 2 or more big banks.

IF YES

Ask him for the approval letters from those banks. Logos on the brochure are not enough.



Not a legal check. Your lawyer does that.

Please share the project approval letters from the banks.

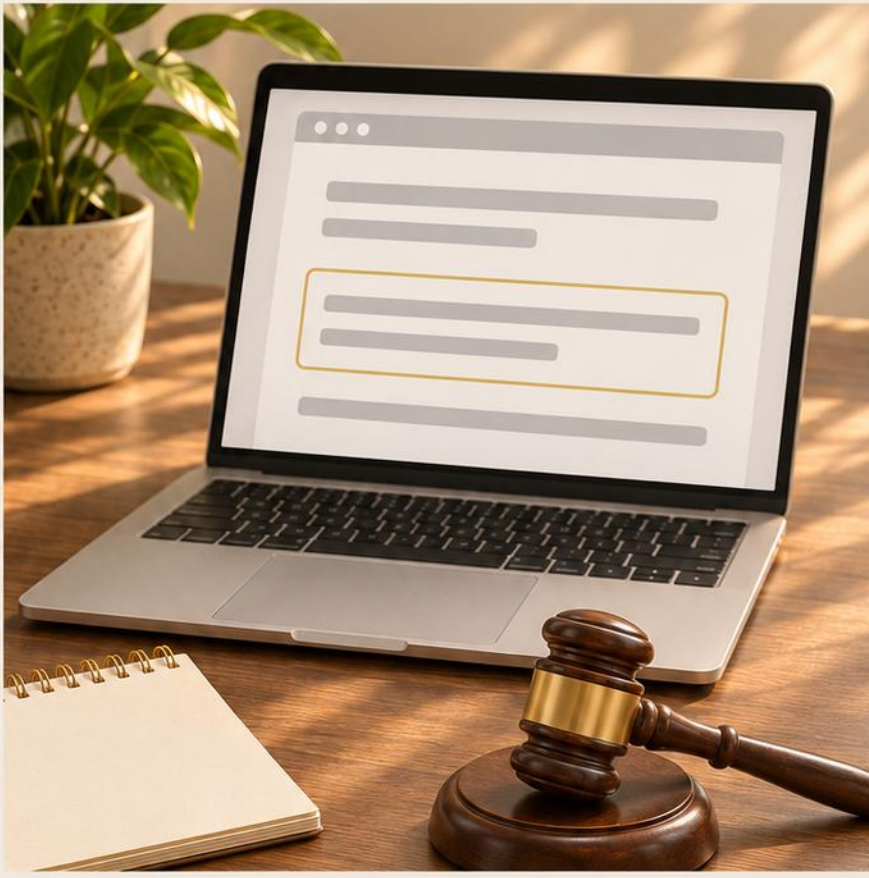
8. COURT CASES AND COMPLAINTS

WHAT TO ASK

Ask him if there is any court case or RERA complaint on this project or on the builder.

CHECK IT YOURSELF

The project's RERA page shows complaints. Search the builder's name there too and see his other projects.



Not a legal check. Your lawyer does that.

Please share every court case and RERA complaint on this project, and where each stands today.

9. THE BUILDER'S LAST PROJECT

WHAT TO ASK

Ask which project he handed over last, the date he promised and the date he gave the flats.

IF HE WAS LATE

Add some months to the date he gives you now, when you plan your rent and your loan.



Not a legal check. Your lawyer does that.

Please share your past projects with the promised and actual handover dates, and their OCs.

10. RERA PROGRESS UPDATES

HOW TO CHECK

Open the project's RERA page and see when the last update was filed. It should be in the last 3 months.

IF NO

No update for 2 quarters or more is a warning. Ask him why.



Not a legal check. Your lawyer does that.

Please share the latest RERA quarterly progress report and site photos.

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11. CASH

THE RULE

Every rupee you pay should be written in the agreement and paid through the bank.

IF HE ASKS FOR CASH

Ask him to put that amount in the agreement and take it by bank.



Not a legal check. Your lawyer does that.

Please share the full cost sheet on your letterhead.

12. TOKEN BEFORE PAPERS

IF HE PUSHES

If he asks you to pay the token today, ask for the papers first.

BEFORE YOU PAY

Get the refund terms in writing. It should say how much comes back if you cancel, and in how many days.



Not a legal check. Your lawyer does that.

Please share the token refund terms in writing before I pay.

THE SALES GUY'S LINES, AND THEIR MEANING

You'll get e-khata, not A or B khata.

> E-khata is the online record. Ask him if the khata is A or B.

It's B-khata, but you can get a loan on it.

> With B-khata, most banks say no. Ask your own bank before you pay anything.



Not a legal check. Your lawyer does that.

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HOW TO READ YOUR ANSWERS

If you saw every paper and nothing was off, it looks fine so far. Your lawyer still checks.

If a paper is missing, ask for it before you pay.

If a paper showed a problem, stop. Get it explained before any token.



Not a legal check. Your lawyer does that.

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THE TOKEN

BEFORE THE TOKEN

Before the token you can still walk away. So finish the checks first.

THE LIMIT

Under RERA the builder can't take more than 10% of the price before a registered sale agreement (Section 13).



Take the refund terms, the cost sheet on letterhead and a receipt for the token, all in writing.

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READY FLAT OR UNDER CONSTRUCTION



READY FLAT

In a ready flat, ask for the OC and see the actual flat, its light, noise and parking.

UNDER CONSTRUCTION

Ask for the approved plan and the CC. Read the RERA page for the completion date and the quarterly updates.

The other checks in this guide are the same for both.

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WHO CHECKS WHAT

YOU

You ask for the papers, see them and take the decision.

THE BUILDER

The builder gives the papers and the price in writing.

YOUR LAWYER, BANK AND CA

Your lawyer checks the title and the agreement. Your bank and CA check the loan and tax side. You pay them directly.

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We check RERA, OC/CC, land papers and the builder's past projects, and tell you what is still open.

Not a legal check. Your lawyer does that.

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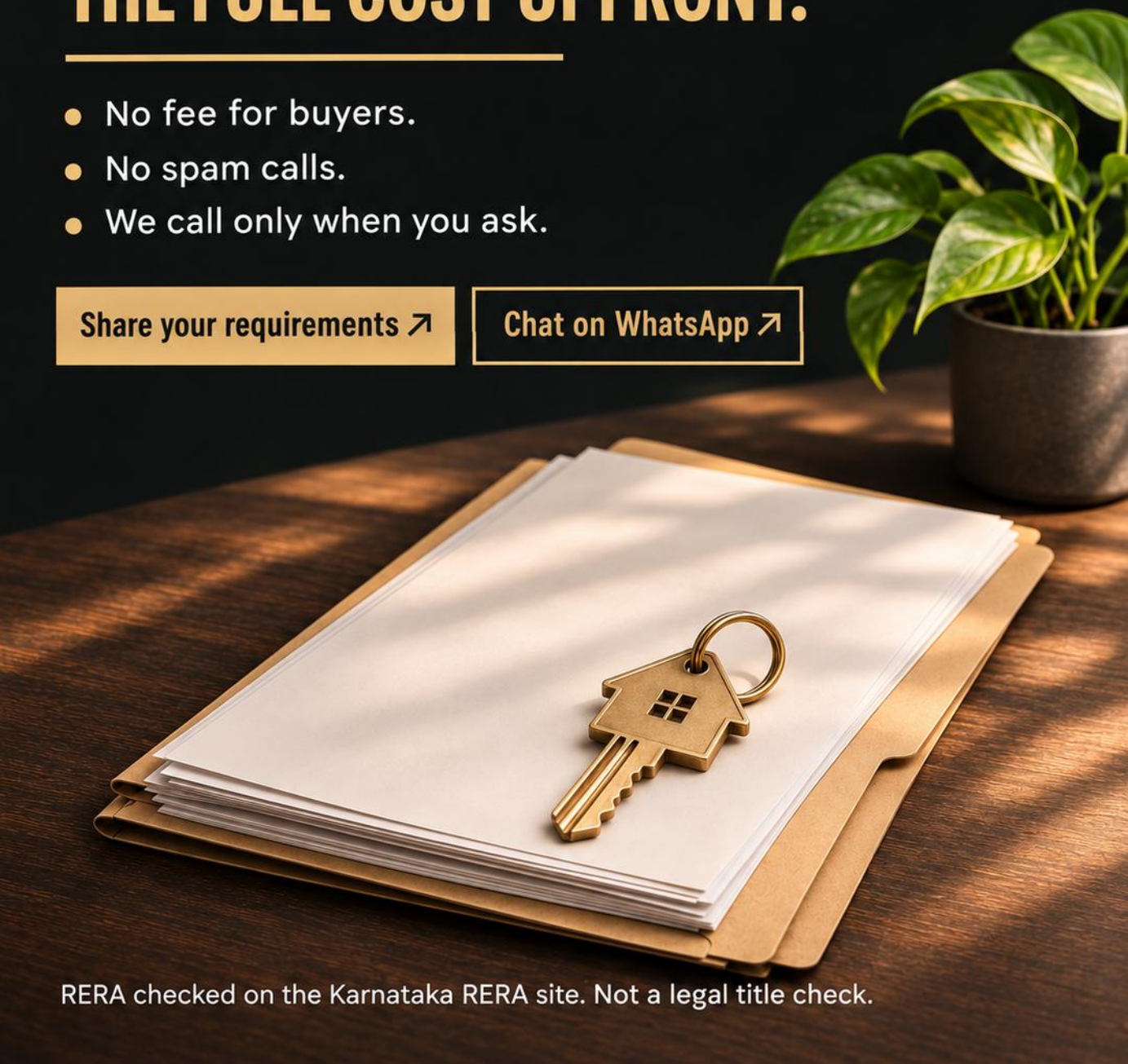
WE FIND THE RIGHT HOMES, CHECK EVERY DETAIL AND TELL YOU THE FULL COST UPFRONT.

- No fee for buyers.
- No spam calls.
- We call only when you ask.

Share your requirements ↗

Chat on WhatsApp ↗



RERA checked on the Karnataka RERA site. Not a legal title check.